

II. REMARKS

The Examiner is requested to enter the amendment and reconsider the application. It is believed that no new matter has been added by the amendment. The amendment to the Specification is to correct typographical errors and place the priority claim in proper format according to 37 C.F.R. §1.78.

As per the Interview Summary dated 03/29/11, Applicant hereby formally withdraws the Lack of Unity Petition (to the extent necessary beyond the Decision of 3/29/2011 rendering the Petition moot), cancels the claims elected in Ser. No. 10/867,520 (claims 1-16), and requests examination and reconsideration of the instant application, as amended. It is believed that the amendment does not add new matter.

Applicant respectfully submits that the previously cited art does not teach or suggest, as per claim 17 and its dependents, the claimed:

a computer configured to:

receive input data corresponding to a transaction comprising a mortgage loan which includes the financial term, the financial term being subject to change before the financial term has a set value triggered, according to information elicited regarding a potential customer who contemplates the mortgage loan, by a current market rate;

determine, based on the input data, whether the set value is triggered; and if the set value is triggered, produce output indicating that the set value has been triggered.

Similarly, as per claim 30 and its dependents, the previously cited art does not teach or suggest the claimed

receiving, with a computer, input data corresponding to a transaction comprising a mortgage loan which includes the financial term, the financial term being subject to change before the financial term has a set value triggered, according to information elicited regarding a

potential customer who contemplates the mortgage loan, by a current market rate;
determining, based on the input data, whether the set value is triggered; and
if the set value is triggered, producing output indicating that the set value has been triggered.

Therefore, Applicant requests favorable consideration of the pending claims, and the Examiner is invited to contact the undersigned if it can in any way advance prosecution.

III. CONCLUSION

With respect to the present application, the Applicant hereby rescinds any disclaimer of claim scope made in the parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: December 6, 2011

Peter K. Trzyna
(Reg. No. 32,601)
(Customer No. 28710)

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824